



Rural Development

Oregon AN No.1412 (3550)

Oregon State Office

September 9, 2015

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TO: Area Directors & Single Family Housing Specialists  
USDA Rural Development  
Oregon

SUBJECT: Area Loan Limits  
Section 502 Direct Single Family Housing Loan Program

**PURPOSE/INTENDED OUTCOME:**

The purpose of this Oregon Administrative Notice (AN) is to update the maximum mortgage area loan limits effective September 9, 2015, for the Rural Housing Service (RHS) Section 502 Direct Single Family Housing (SFH) Loan Program in Oregon.

**COMPARISON WITH PREVIOUS AN:**

This AN replaces Oregon AN No. 1408 (3550) dated June 24, 2015. The maximum area loan limit for one county in Oregon has been revised.

**IMPLEMENTATION RESPONSIBILITIES:**

The Agency has implemented a Pilot Program allowing 22 select states to use 80% of the HUD 203(b) single family housing loan limit per county and to be applied to all counties statewide. As such, the area loan limits for fiscal year 2015 in Oregon will be based on 80% of the HUD 203(b) single family housing loan limit per county. This Pilot Program will run for two consecutive review cycles, including the annual reviews in FY 2015 and FY 2016, in order to allow the Agency sufficient time to determine if this alternative method of establishing area loan limit is efficient. The Agency will be able to determine from an execution standpoint if the alternative method is effective in time saved, ease of implementation, and observe its impact on the average loan amount.

EXPIRATION DATE:  
June 30, 2016

FILING INSTRUCTIONS:  
HB 3550, Appendix 10

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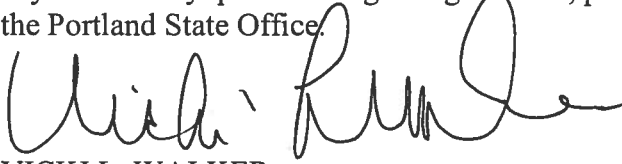
The area loan limit in one county has been updated due to an increase in the housing market and a decrease in the available decent, safe, and sanitary housing inventory. The area loan limit in Wasco County has been raised to \$233,300. This determination is based on the observed appreciation in the market place and upward trend that is represented in the RMLS system for Wasco County. The current area loan limits will remain in effect for all other counties in Oregon.

The following is a list of counties and corresponding area loan limits for Section 502 Direct housing loans in Oregon:

<b>County</b>	<b>Established Limit</b>
Baker	\$216,840
Benton	\$239,200
Clackamas	\$289,800
Clatsop	\$225,400
Columbia	\$289,800
Coos	\$216,840
Crook	\$216,840
Curry	\$262,200
Deschutes	\$244,720
Douglas	\$216,840
Gilliam	\$216,840
Grant	\$216,840
Harney	\$216,840
Hood River	\$297,160
Jackson	\$223,560
Jefferson	\$216,840
Josephine	\$216,840
Klamath	\$216,840
Lake	\$216,840
Lane	\$216,840
Lincoln	\$220,800
Linn	\$216,840
Malheur	\$216,840
Marion	\$216,840
Morrow	\$216,840
Multnomah	\$289,800
Polk	\$216,840
Sherman	\$216,840
Tillamook	\$230,000
Umatilla	\$216,840
Union	\$216,840

Wallowa	\$216,840
Wasco	\$233,300
Washington	\$289,800
Wheeler	\$216,840
Yamhill	\$289,800

If you have any questions regarding this AN, please feel free to contact the SFH staff in the Portland State Office.



VICKI L. WALKER  
Oregon State Director